

**United States Bankruptcy Court  
District of Puerto Rico**

In re ROBERTO CANDELARIA RIVERA  
LIZ RIVERA-CARRERO

Debtor(s)

Case No. 16-02757  
Chapter 13

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:  
AMENDED CHAPTER 13 PLAN.

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) listed above has been given this date to any and all entities affected by the amendment as follows: CERTIFICATE OF SERVICE: I hereby certify that on this date I electronically filed the above document with the Clerk of the Court using an ECF /CM System which sends notification of such filing to counsel for debtor(s) if an ECF/CM user. I further certify that I have served this notice by depositing true and correct copy thereof in the United States Mail, postage prepaid, to the non an ECF/CM participants.

Date: 10/3/ 2016

/s/ MIRIAM LOZADA RAMIREZ

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Attorney for Debtor(s)

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UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE: ROBERTO CANDELARIA RIVERA  
LIZ RIVERA-CARRERO  
DEBTOR(S)

BK. CASE # 16-02757  
CHAPTER 13

CHAPTER 13 PAYMENT PLAN

**NOTICE:** • The following plan contains provisions which may significantly affect your rights. You should read this document carefully and discuss it with your attorney. When confirmed, the plan will bind the debtor and each creditor to its terms. Objections must be filed in writing with the Court and served upon the debtor(s), debtors' counsel, the Trustee and any other entity designated by the Court, at the 341 meeting of creditors or not less than twenty (20) days prior to the scheduled confirmation hearing. For post confirmation Plan Modifications, objections must be filed and notified in the same manner within twenty (20) days from its notification. • **This plan does not allow claims. Any party entitled to receive disbursements from the Trustee must file a proof of claim. The Trustee will pay the allowed claims, as filed, provided for in the plan, unless disallowed or expressly modified by the Court and / or the terms of the plan. If no claim is filed, the Trustee will not pay a creditor provided for in the plan, unless ordered by the Court. If the Trustee is to make POST-PETITION REGULAR MONTHLY PAYMENTS to any Secured obligation, then a proof of claim must be filed including the following information: account number, address, due date and regular monthly payment. Secured creditor must notify any change in the monthly payment, three (3) months prior to the effective date of new payment. Those post-petition monthly payments will not exceed the life of the plan.** • See the notice of commencement of case for 341 meeting date and claims bar date, the latter is the date by which a proof of claim must be filed in order to participate of the plan distribution.

- The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee:  
☒ directly ☐ by payroll deductions, as hereinafter provided in the PAYMENT PLAN SCHEDULE.
- The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.
- The Confirmation Order will not vest property of the Estate on Debtor(s) until the Order discharging Debtor(s) is entered.

PLAN DATED: \_\_\_\_\_

☒ AMENDED PLAN DATED: october 20, 2016

☒ PRE ☐ POST-CONFIRMATION

FILED BY ☒ DEBTOR ☐ TRUSTEE ☐ UNSECURED CREDITOR

I. PAYMENT PLAN SCHEDULE

\$ 600.00 x 11 = \$ 6,600.00  
\$ 1,050.00 x 49 = \$ 51,450.00  
\$ 0.00 x 0 = \$ 0.00  
\$ 0.00 x 0 = \$ 0.00  
\$ 0.00 x 0 = \$ 0.00  
TOTAL = 60 \$ 58,050.00

Additional Payments:

\$ \_\_\_\_\_ to be paid as a LUMP SUM  
with proceeds to come  
within \_\_\_\_\_ from  
☐ Sale of property identified as follows:

☐ Other: \_\_\_\_\_

Periodic Payments to be made other than and in addition to the above.

\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_

To be made on: \_\_\_\_\_

PROPOSED PLAN BASE:

\$ 58,050.00

II. ATTORNEY'S FEES

To be treated as a § 507 Priority, and paid before any other creditor and concurrently with the Trustee's fees, unless otherwise provided:

a. Rule 2016(b) Statement: 4,000.00  
\$ \_\_\_\_\_  
b. Fees Paid (Pre-Petition): 800.00 )  
(\$ \_\_\_\_\_  
c. R 2016 Outstanding balance: 3,200.00 )  
(\$ \_\_\_\_\_

III. DISBURSEMENT SCHEDULE SEQUENCE

A. SECURED CLAIMS:

☐ Debtor represents that there are no secured claims.

☒ Secured creditors will retain their liens and shall be paid as follows:

☐ ADEQUATE PROTECTION Payments: Cr. \_\_\_\_\_ \$ 0.00

☒ Trustee will pay secured ARREARS:

Cr. WELLS FARGO Cr. B POPULAR Cr. \_\_\_\_\_

POC 7 POC 8 POC \_\_\_\_\_

\$ 19,547.21 \$ 4615.31 \$ \_\_\_\_\_

☐ Trustee will pay REGULAR MONTHLY PAYMENTS:

(please refer to the above related notice, for important information about this provision)

Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_

POC \_\_\_\_\_ POC \_\_\_\_\_ POC \_\_\_\_\_

Monthly Pymt.\$ \_\_\_\_\_ Monthly Pymt.\$ \_\_\_\_\_ Monthly Pymt.\$ \_\_\_\_\_

☐ Trustee will pay IN FULL Secured Claims:

Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

☐ Trustee will pay VALUE OF COLLATERAL:

Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

☐ Secured Creditor's interest will be insured. INSURANCE POLICY will be paid through plan:

Cr. \_\_\_\_\_ Ins. Co. \_\_\_\_\_ Premium: \$ \_\_\_\_\_

(Please indicate in "Other Provisions" the insurance coverage period)

☒ Debtor SURRENDERS COLLATERAL TO Lien Holder: Toyota CREDIT

☐ Debtor will maintain REGULAR PAYMENTS DIRECTLY to:

BANCO POPULAR, WELLS FARGO

B. PRIORITIES. The Trustee will pay §507 priorities in accordance with the law [§1322 (a)(2)].

☒ DEPARTMENT OF Treasury, IRS

C. UNSECURED PREFERRED: Plan ☐ Classifies ☒ Does not Classify claims

☐ Class A: ☐ Co-debtor Claims: ☐ Pay 100% ☐ "Pay Ahead"

☐ Class B: ☐ Other Class:

Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

<p>d. Post Petition Additional Fees: <u>0.00</u></p> <p>\$</p> <p>e. Total Compensation: <u>4,000.00</u></p> <p>\$</p>	<p><b>D. GENERAL UNSECURED NOT PREFERRED:</b> (Case Liquidation Value <u>0.00</u>)</p> <p>= \$</p> <p><input type="checkbox"/> Will be paid 100% plus _____ % Legal Interest. <input checked="" type="checkbox"/> Will be paid Pro-Rata from any remaining funds</p>
<p>Signed: <u>/s/ ROBERTO CANDELARIA RIVERA</u></p> <p>DEBTOR</p> <p><u>/s/ LIZ RIVERA-CARRERO</u></p> <p>JOINT DEBTOR</p>	<p><b>OTHER PROVISIONS:</b></p> <p>* For additional other provisions, please see attachment sheet(s).</p>

CHAPTER 13 TRUSTEE: /s/ MIRIAM LOZADA RAMIREZ Phone: 787-834-3004

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**Chapter 13 Plan Continuation Sheet**

**Additional Other Provisions:**

creditors exist to whom the Trustee will pay §507 priorities in accordance with the law.

**Other provisions:**

Attorney fees to be paid ahead of secured or priority creditor. An application of fees will be filed.

TAX REFUNDS: debtor does not expect any future T refunds, Any non-exempt Tax Refunds to which Ds may become eligible in excess of \$650.00 will be paid into the Plan for funding of Plan's base.

Creditor Toyota Credit: : \$15,576.58 ,debtor and creditor entered stipulation ( DE 66)granting lift of stay in favor of creditor Toyota. Trustee will not disburse fund to Toyota's secured claim without prejudice of the creditor to file an unsecured claim for a deficiency.